Motor Insurance Database Phase II
4th EU Motor Insurance Directive

Attended file transfer

Specification "Motor Insurance Database – Phase II" Policyholder / Client Spreadsheet Vehicle data Transmission User Manual

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MOTOR DATA SOLUTIONS

M.I.D.A.S
Motor Insurance Database Application System

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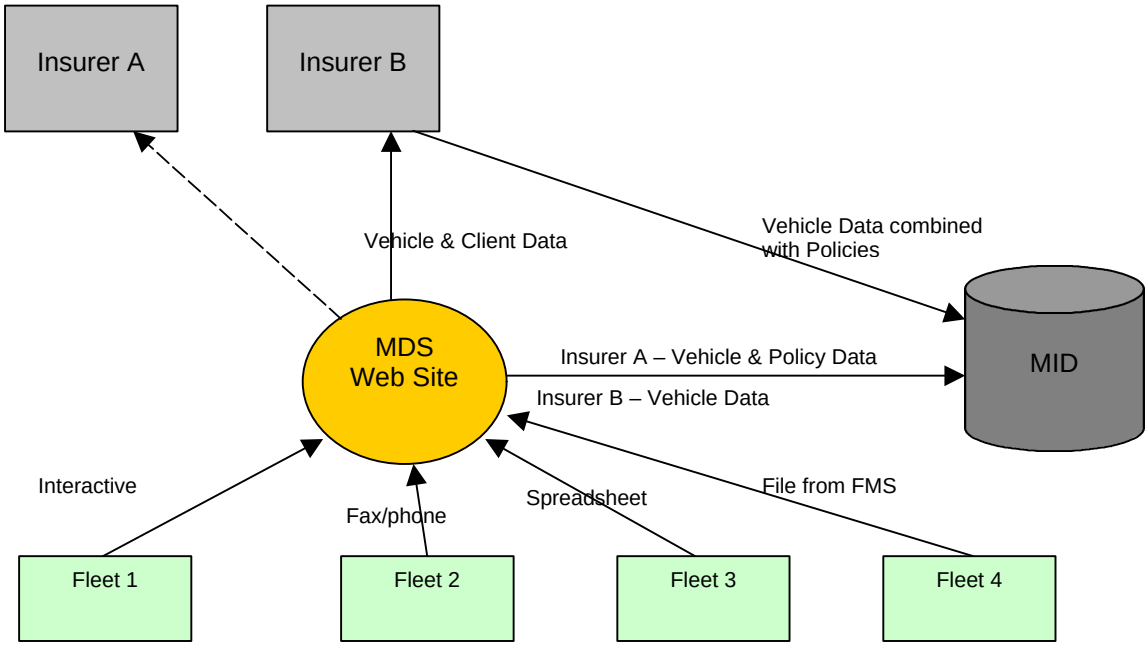
1 Introduction

In connection with the 4th EU Motor Insurance Directive, Motor Data Solutions Ltd (MDS) have developed a vehicle data collection service for the Motor Insurance Database (MID) which is being rolled out to a number of Insurers and their clients from July 2002.

This is a web-based solution which collects data from electronic Asset Management Systems or from similar manual packages which are typically operated by Fleet Managers, Transport Managers, Risk Managers and others responsible for the day-to-day management of vehicle fleets. There are various routes (methods) for this information to be sent to the MID

The diagram below shows the routes for information submission to the MID.



All Insurers have to offer their Policyholders the choice of how they operate – either supplying directly to the Insurer, or via the Internet to the MID;

- Insurer A has delegated all the data collection and transmission to MDS, Brokers and Policyholders. Information entered by the users is sent directly to the MID. Management information is made available to Insurer A.
- Insurer B has delegated some of the data collection and transmission to MDS, Brokers and Policyholders, but is using other means as well (not shown – e.g. a customer call centre), and has asked for a copy of the client information and vehicle information to be sent to it for information purposes

The Fleet Policyholders have chosen to operate in the following way:

- Fleet 1 is using the MDS interactive web site to update its information on the MID
- Fleet 2 has chosen to ask MDS to update on its behalf by phoning or faxing in the information
- **Fleet 3 has chosen to send a spreadsheet to MDS and thus to the MID**
- Fleet 4 has chosen to integrate its existing Fleet Management System (FMS) with MDS's system, supplying data to MDS and thus to the MID in a file

To assist members of staff of Policyholders who have IT responsibility for the data transmission, we have produced a standard spreadsheet upload interface to accept file uploads from their customers. This information note refers to this **spreadsheet submission method for Fleet 3**.

2 Gaining Access

2.1 Method

To gain access to the MDS web site for sending information by spreadsheet to the MID, policyholders need to apply for an upload account. This will be created on request by your Broker or Insurer or, if you have been directed to deal direct with MDS, by emailing MDS (spreadsheetrequest@motordatasolutions.co.uk) with your organisation's name and telephone number.

You will receive an email detailing:

- The Policy number under which the policyholder is insured
- A World Wide Web URL to connect to– e.g. www.midasdirect.com/upload
- A user name
- A password

See below for the process to use when you connect to this site.

2.2 Downloading a template

A template of the Excel spreadsheet to use is available from our website www.motordatasolutions.co.uk/template.htm

Right click the link below to download the MDS example Excel file.

Please edit this file to insert details of the vehicles on your fleet

mds_example.xls

After downloading the file, it may be populated either manually, or it may be created by importing a CSV file or fixed format file produced as a result of an extract from a Fleet Management System of some kind.

It is recommended that, if vehicle details are already stored on an electronic system, and include (or can be made to include) the essential details for sending to the MID (e.g. Vehicle Registration and Date on Cover) then Policyholders review whether it may not be better to transmit the details directly from the electronic system to MDS. Please contact us for further details.

3 Process

3.1 Introduction

Spreadsheet files containing vehicle data records must be formatted and contain valid data as described in the section below.

Where this data is extracted from a Policyholder's system, it is assumed that this has been suitably modified to produce the extract of the correct data items on a regular basis.

Where this data is held on manual or incompatible systems, it is assumed that the Policyholder will put in place the regular processes and procedures to update the spreadsheet in accordance with the legislation (i.e. on a weekly basis).

After transmission, success / failure codes are displayed by the MDS system to allow the end user to verify that data has been successfully transmitted, or to address any issues with errors that are returned.

Note that the errors and warnings may be asynchronous, and may not relate directly to the previous file transmission.

Your files are sent to your own folder on our site – your data is only visible to you, your Insurer and to the Motor Insurer Database.

3.2 Steps

Connect to the web site indicated in the email. You will be presented with the following dialogue.

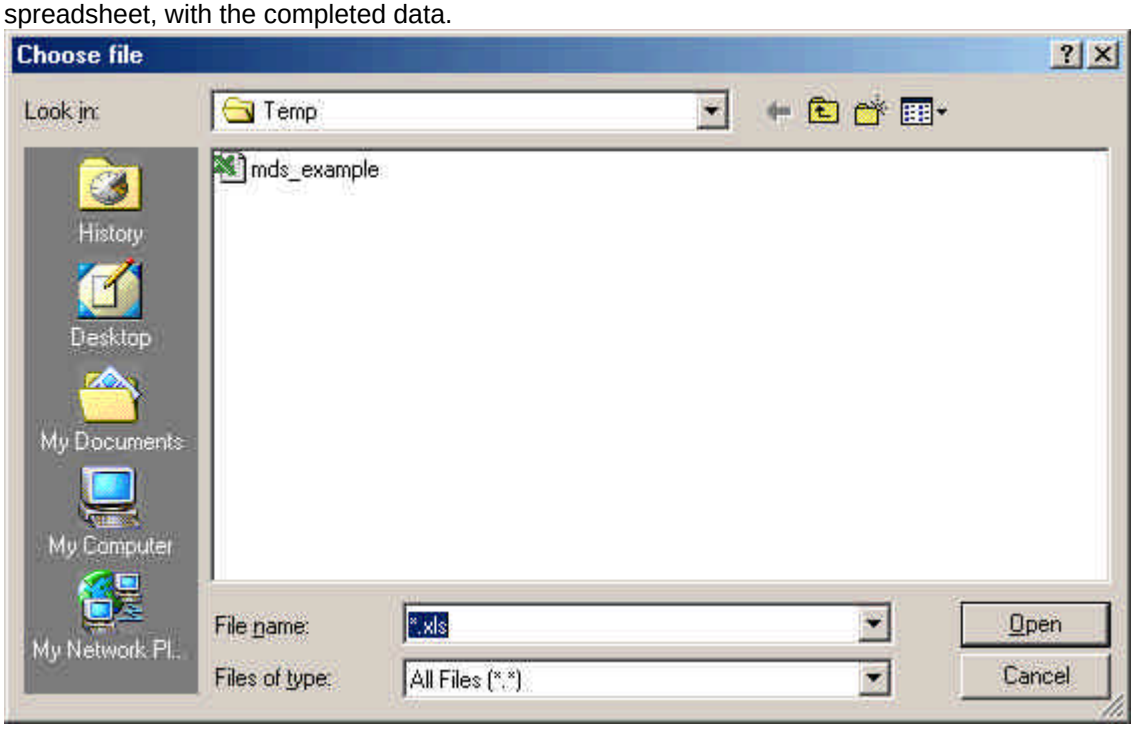
Enter the user name and the password you have been supplied with.

Spreadsheet Upload
Logout
Please specify a Spreadsheet file on your hard drive by browsing to it.
Select the Spreadsheet version you will be uploading, failure to select the correct version will halt the loading process.
Excel 95/ver 5.0
Excel 97-2000
Select a Spreadsheet Upload file
Browse...
Upload

The screen changes to show the dialogue above.

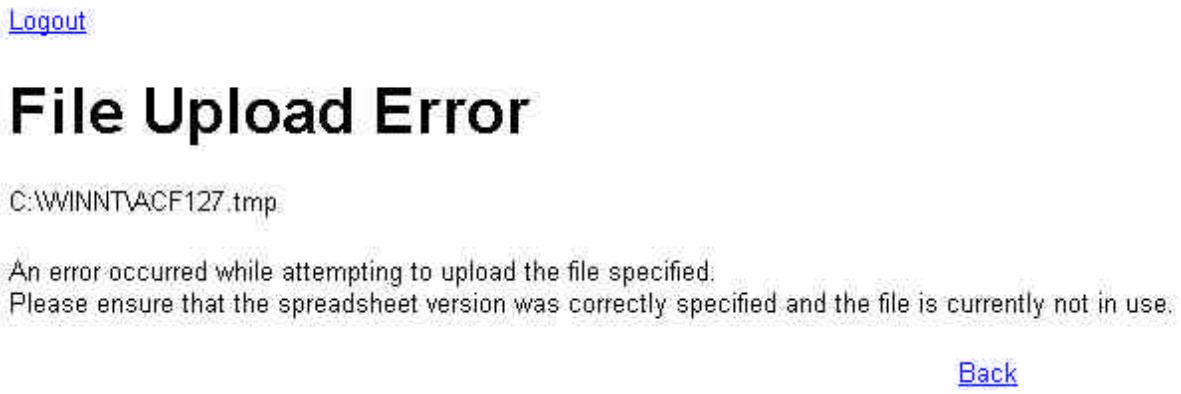
You may choose from two types of Excel spreadsheet – the older version (Ver 5.0) or the newer version (97-2000). Click whichever radio button is most appropriate. The default is Excel 97-2000. If you have other versions of Excel, or are using other spreadsheet packages, please contact us for details of how we can assist you.

Now click on the Browse button. This will present you with a Microsoft Explorer-like file selection screen, which you can use to navigate to the folder where you have previously stored your Excel spreadsheet, with the completed data.

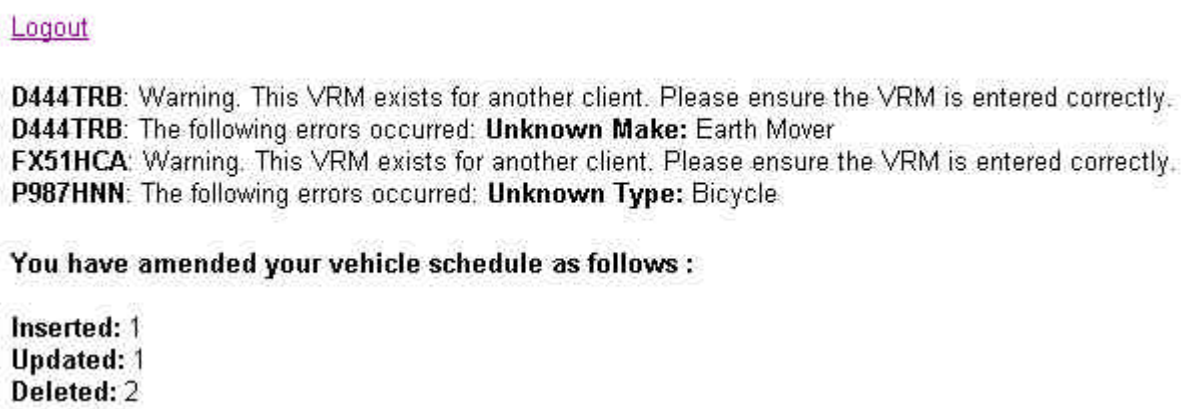


After selecting the appropriate file, click on the “Open” button, and the Web page will change to appear similar to the following:

A very common error can occur if you are simultaneously editing the spreadsheet in Excel, and have not closed the file – this appears as follows:


Logout
File Upload Error
C:\WINNT\ACF127.tmp
An error occurred while attempting to upload the file specified.
Please ensure that the spreadsheet version was correctly specified and the file is currently not in use.
Back

Go to your Excel session, and Save and Close the open spreadsheet, then return to your Browser and click on the Back link to try again. A screen similar to the following should appear:


Logout
D444TRB: Warning. This VRM exists for another client. Please ensure the VRM is entered correctly.
D444TRB: The following errors occurred: Unknown Make: Earth Mover
FX51HCA: Warning. This VRM exists for another client. Please ensure the VRM is entered correctly.
P987HNN: The following errors occurred: Unknown Type: Bicycle
You have amended your vehicle schedule as follows :
Inserted: 1
Updated: 1
Deleted: 2

After sending a file, you will NOT be automatically logged out from the web site, but have to click on the Log Out link. If you do not actively return to the site within 20 minutes, you will be automatically logged out.

3.3 Messages you may receive

Errors are indicated to you straightaway – typical errors are indicated in the screen shot above: the meaning of these is:

- Warning. This VRM exists for another client. (N.B. Warnings don't stop a vehicle being loaded) *Normally, the Vehicle should only be registered and insured by one organisation at a time. There are, of course, valid reasons for a vehicle to be insured twice (for example, if it is insured by a hirer and the hire company at the same). However, this is unusual so a warning is flagged. The vehicle will, however, be added to the database.*
- Error. Unknown Make, Unknown Type etc. (N.B. An error will stop a vehicle being loaded) *We would like to make the types, make and model of vehicles as standardised as possible. If you receive an error (as above) either check the spelling or the data, choose a different value or, if you are certain it is correct, leave it and we will update our system, usually within 24 hours, to accept the new data value*
- Inserted – this is a new vehicle
- Updated – this is the normal case, and can be new data for an existing vehicle, or changed data
- Deleted – the vehicle has been removed from cover (but will still be held on the system for historical purposes)

4 Format for Vehicle Data Uploads

4.1 Overview

This format is termed the “Compare & Amend File Format – Attended and Unattended File Transfer” submission method. It is valid for all data uploads to the MDS system which are transmitted using spreadsheets.

4.2 Commonly Asked Questions

Q: What is “Compare and Amend”?

A: Compare and Amend is a technique recommended by the MIIC, the body managing the overall Motor Insurance Database project, which allows end users (i.e. policyholders) to send their complete vehicle schedule time after time, without having to identify the changes. This should simplify life for these users – for most policyholders, it will be simple to create a spreadsheet once and then maintain it as a list of vehicles on cover and send it, as and when it changes, to the MDS web site.

Q: Is there a need for a digital certificate or special software to be installed on my system to send this data?

A: No, as long as your system can produce a file in the correct format, and has access to the Internet, this data transmission method will work.

Q: What vehicles should I include?

A: You should include all vehicles that you currently expect to drive under the Insurance Policy you have in place, excluding plant and machinery. If you wish to send Plant (i.e. vehicles without Vehicle Registration Numbers) you should insert the word “Plant” as the vehicle type. These records will NOT be sent to the MID but will be included on Declarations sent by the Broker to your Insurer.

Q: Is my data secure during transmission and after it is sent?

A: All Internet links to MDS’s system (MIDAS) are encrypted using 56-bit encryption based on the standard Verisign SSL method. If your computer does not support this encryption, please email us at support@motordatasolutions.co.uk.

Q: How do we remove a vehicle from MDS?

A: There are two ways – either simply omit it from the file of vehicles, and the MDS system will remove it from the database by setting the “Off Date” to the date the file was received, or send it with the “Off Date“ filled in.

Q: Can we set the “Off Date” to a future date?

A: Yes

Q: When should I start sending data? Can I test?

A: The MDS web site is available now. If you want to test your transmissions, send an email to support@motordatasolutions.co.uk with your organisation name and telephone number and we will set you up with an account. Should you wish to have a different username in future to send “live” data rather than test data, you can always apply to us for a new location. Please note that the MID itself is not live until September 2002 so your data will not be visible to the Police until then.

Q: I'd like to be able to extract from my vehicle management system to a CSV file to then include in Excel, but my software supplier is unable to make all the changes in time for me to send my data by the 20th January 2003 (the date the legislation comes in to force). What should I do?

A: It is a legal requirement that the data is sent by that date, and then kept up to date. MDS can provide you with manual "work around" solutions which we have made available to Brokers. Please contact your broker for further information.

Q: We don't want to amend our main system to send you the data directly, but we can easily extract the information in to a spreadsheet and send it instead for the initial data load. Once the information has been sent once, can we then update it online?

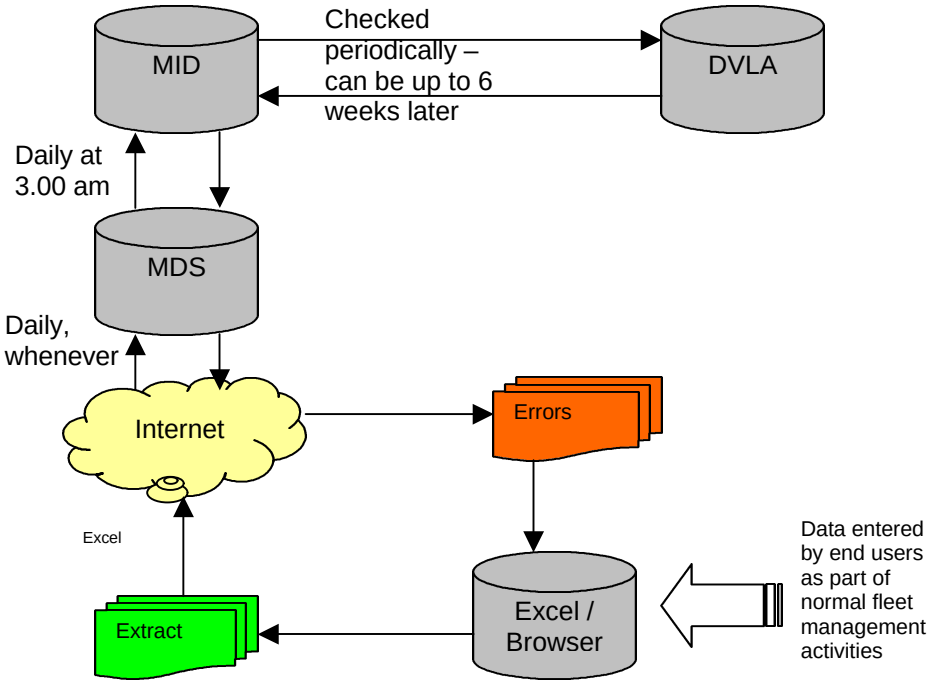
A: Yes. Once you've sent the data once, let us know and we will then send you details of an account to use to log in to the Web Site to maintain your data manually.

Q: Do I have to save my Excel spreadsheet as a CSV file in order to send it to the MID?

A: No, you can send your Excel spreadsheet in its entirety to the MID; you can therefore use it as a handy way of storing all your insured vehicle and plant information

Q: What does the data transmission and collection look like in overview?

A: Please refer to the diagram below



4.3 Record Format

An example of the spreadsheet file that must be submitted is given below.

	A	B	C	D	E	F	G	H	I	J	K
1	VRN	Type	Make	Model	Derivative	Engine	Seats	GVW	CoverOn	CoverOff	FRI
2	AA02DEF	Car	Toyota	Yaris					01/07/02		
3	AB02DEF	Truck	Scania					17.5T	01/07/02		
4	AC02DEF	Trade Plate							01/07/02		
5	AD02DEF	Other	Other	Other					01/07/02		
6	AE02DEF	Bus							01/07/02		

The record format for each vehicle submitted to MDS must be structured as follows:

Field Name	Max Chars	Validation / Comments
VRN	7	Format validated by MDS –see below
Type	20	Must exist in the validation list below
Make	15	See below for validation
Model	15	See below for validation
Derivative	15	Not validated by MDS*
Engine	15	Not validated by MDS*
Seats	3	Not validated by MDS*
GVW (Gross Vehicle Weight)	5	See below for validation
Cover On	8	CCYYMMDD
Cover Off	8	CCYYMMDD
FRI	1	Must be “F” for foreign vehicles, blank for UK

4.4 Valid VRN formats

The following valid VRN formats will be accepted for UK registered vehicles:

- No more than 7 characters
- No characters other than letters or digits
- No more than 6 consecutive digits
- No more than 4 consecutive letters
- No sequence that is not letters-digits-letters or digits-letters-digits
- No “letters only”

All letters are A-Z or a-z, numbers 0 – 9. Detailed format characteristics (such as the use of Q, Z, I, O and U for registration year letters, or strict adherence to 51, 02, 52 etc.) will not be checked

Spaces may be used

The VRM will converted to uppercase and all spaces removed before being stored

4.5 Valid Vehicle Types

Plant – note that these vehicles will NOT be forwarded on to the MID but will be retained by MDS
Bus
Car
Van
Truck
Trade Plate
Other

4.6 Make and Model validation

The list of valid make and model combinations is updated from time to time by MDS based on currently available data (e.g. Glass's guide).

To reduce errors through mistyping, a warning will be generated if the make or model is not known to system; a blank value will be inserted in to the database in these cases. MDS will be aware of any Makes and Models not defined and will, by investigating the names supplied, update their lists. If the Make and Model have been misspelled, then it is up to the Policyholder to amend their system. If they have been spelled correctly, but not recognised by the MDS system, they should continue to be re-submitted and will eventually be recognised and updated correctly.

If the make and model are not known by the policyholder, these fields can be left blank to suppress any validation.

Note that only the VRM and On Date are mandatory.

4.7 Validation of Engine Size, Derivative and Seats

These items are entirely optional and are subject to guidance from the MIIC about their values and contents.

They may safely be ignored at present. We shall contact all spreadsheet users by email in the event of any change.

4.8 Gross Laden Weight (GVW) Validation

GVW should only be entered for Trucks and should be formatted as follows:

1T, 3.5T, 17.5T, 35T, 40T etc.

Please do not use Kilograms (i.e. 5900 Kg) or any other weight measure.

4.9 Cover On and Cover Off

These are the dates when cover commenced, and when it ended (the end date can be in the future).

The following rules apply to these dates:

- They must be in the format dd/mm/yy
- If the "On" date is before the start of the current policy, it will be stored within MIDAS but, on transmission to the MID, it will be set to be the start date of the current policy
- If the "Off" date is after the next renewal date of the current policy, it will be stored within MIDAS but, on transmission to the MID, it will be set to be the end date of the current policy

4.10 FRI (Foreign Registration Indicator)

This must be either "F" for a foreign registered vehicle, or anything else for an UK registered vehicle (or "U" if wished). "F" will suppress the registration format checking, as well as against the DVLA database.

4.11 File Format

The individual records specified above must be included within a standard Excel file format.

As many records may be transmitted as are desired. No more than one transmission per day should be sent if all changes are to be registered. If, by accident, a second file overwrites the first, the information should be successfully updated, but any short term intermediate changes might be lost.

If a particular vehicle has had its details changed twice or more in the course of 24 hours, only the most recent record will be extracted (only one record per vehicle in each file). The number of records in the file should correspond exactly to the number of vehicles on cover for the Policyholder.

Average transmission speeds of around 50 vehicle updates a second will be achievable in continuous transmissions. You should therefore expect file transfers to take as long as can be calculated using this figure. For example, a 5,000 vehicle fleet will be transmitted in around 2 minutes, and a 50,000 vehicle fleet in around 20 minutes.

Note that the connection between the spreadsheet uses Microsoft's ODBC linkage, which requires that the data on the spreadsheet be held within a named area (which we term "vehicles") and that the column headings are exactly what are specified in the sample above (e.g. VRN, Type etc.). Please do not, therefore, amend these headings or the definition of the area Name ("vehicles"). If you are experiencing difficulties loading your spreadsheet, please email it to enquiries@motordatasolutions.co.uk where we will attempt to rectify the problem for you.

If you wish to amend the "vehicles" Name definition, please proceed as follows:

- Highlight the rows and columns that contain the data you wish to upload, including the header row with the column names:
    - VRN, Type, Make, Model, Derivative, Engine, Seats, GVW, CoverOn, CoverOff, FRI
- Click on 'Insert' in the top menu bar
- Move the mouse cursor down to 'Name' in the drop down menu
- Click on 'Define...' in the pop up menu that appears
- A small window should appear entitled 'Define Name'
- Type in the word 'vehicles'
- Click the 'Add' button
- Click the 'OK' button
- Finally, save the spreadsheet

4.12 Multiple Policyholders / Multiple Policies

If the transmitting system holds details for multiple vehicle fleets, these will be treated as different sources of data. You should apply to your broker (or to MDS, if you are not using a broker) for multiple login's, with their own usernames and passwords.

If you operate on behalf of a fleet organisation that has different policies for different parts of their fleet (for example, if cars are insured with Insurer A and vans with Insurer B, but these are all mixed together in the Policyholder's records) you will need to identify these and send them separately to two separate spreadsheets.

4.13 Change of VRM

If a record is sent to MDS with a VRM sent in error, and subsequently amended, then the record will be held with the erroneous VRM. To delete this record, please contact the MDS helpdesk (support@motordatasolutions.co.uk) stating the Policy Number, the Insurer, your User Name and the Vehicle registration to be deleted.